UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF INDIANA FORT WAYNE DIVISION

:

In re:

Mandy M. Jones : Case No.: 18-10416

Chapter 7

Debtor. : Chief Judge Robert E. Grant

:

MOTION FOR RELIEF FROM AUTOMATIC STAY AND ABANDONMENT OF PROPERTY BECAUSE STATEMENT OF INTENT PROPOSES SURRENDER OF PROPERTY AND NOTICE OF OBJECTION DEADLINE WITH 30-DAY WAIVER (FIRST MORTGAGE)

The creditor, Nationstar Mortgage LLC d/b/a Mr. Cooper, hereby moves the Court, pursuant to 11 U.S.C. § 362(d) and § 554, to lift the automatic stay and abandon from the estate the following real property:

1541 Sabine Street, Huntington, IN 46750, (hereinafter the "Property"). In support of the motion, the Creditor states the following:

- 1. Mandy M. Jones (hereinafter "Debtor") filed a Chapter 7 case on March 21, 2018, (hereinafter the "Petition Date").
- 2. As of the Petition Date, the Creditor was the holder of a claim secured by the Property, more particularly described in the Mortgage, a copy of which is attached as Exhibit "A".
- 3. The above described Mortgage was given to secure a promissory note, (hereinafter the "Note"), dated December 22, 2006 and made payable to the Creditor in the original sum of \$40,000.00. A copy of the Note is attached hereto as Exhibit "B".

- 4. The Creditor perfected an interest in the Property, more particularly described in the Mortgage, recorded in Huntington County Recordings Office on December 27, 2006. Evidence of perfection is attached as Exhibit "A".
- 5. Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase order, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements in support of right to seek a lift of the automatic stay and foreclose if necessary.
- 6. As of March 23, 2018, the outstanding principal of the Note was \$37,500.49 and the outstanding interest was \$1,575.80. As of March 23, 2018, the approximate payoff of the loan in question, consisting of the outstanding principal, interest, escrow advances and corporate advance is \$42,499.30.
- 7. The Property is burdensome and/or of inconsequential value and benefit to the estate. Cause exists to lift the automatic stay under 11 U.S.C. § 362(d)(1) and/or 362(d)(2) for these reasons:
 - a. Debtor has no equity in the Property. Creditor believes that the Property has a value of \$38,500.00 based on Assessor's value, which is attached hereto as Exhibit "C". The balance on Creditor's first mortgage exceeds the value of the Property. Based upon the lack of equity in the Property, Creditor asserts that the Property is burdensome and/or of inconsequential value and benefit to the estate.
 - b. The Creditor is not being adequately protected. Per the Note and Mortgage, payments are applied to the last month due. Based on the foregoing, Debtor has failed to make periodic payments to Creditor since October 1, 2017 through March 23, 2018.
 - c. Debtor intends to surrender the Property located at 1541 Sabine Street, Huntington, IN 46750 according to the Statement of Intent filed.
- 8. The Creditor hereby waives the right under 11 U.S.C. § 362(e) to a hearing on this motion within thirty (30) days of the date it is filed. Creditor, by counsel, further prays that the fourteen (14) day stay of the order imposed by Bankruptcy Rule 4001(a)(3) be waived.

PLEASE TAKE NOTICE THAT any objection must be filed with the Bankruptcy Clerk within 14 days of the date of this notice. Those not required or not permitted to file electronically must deliver any objection by U.S. mail, courier, overnight/express mail or in person at:

Fort Wayne

1300 South Harrison Street Room 1188 Fort Wayne, IN 46802-3435

The objecting party must ensure delivery of the objection to the party filing the motion. If an objection is NOT timely filed, the requested relief and abandonment may be granted.

WHEREFORE, the Creditor moves the Court to enter an order lifting the automatic stay and abandoning the Property, and granting such other relief as appropriate.

Respectfully submitted,

/s/ Sarah E. Barngrover

Sarah E. Barngrover (28840-64)
Edward H. Cahill (0088985)
Adam B. Hall (0088234)
John R. Cummins (11532-10)
Amy E. Gardner (93532)
Manley Deas Kochalski LLC
P.O. Box 165028
Columbus, OH 43216-5028
614-220-5611; Fax: 614-627-8181
Attorney for Creditor
The case attorney for this file is Sarah E.
Barngrover.
Contact email is
sebarngrover@manleydeas.com

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Motion for Relief from Automatic Stay and Abandonment of Property Because Statement of Intent Proposes Surrender of Property and Notice of Objection Deadline with 30-Day Waiver (First Mortgage) was served on the parties listed below via e-mail notification:

Nancy Gargula, 100 East Wayne Street, 5th Floor, South Bend, IN 46601-2349, 574-236-8105

Martin E. Seifert, 444 East Main Street, Fort Wayne, IN 46802

Jeffrey S Arnold, Attorney for Mandy M. Jones, 209 W. Van Buren Street, Columbia City, IN 46725, jsarnold@jeffarnoldlaw.com

The undersigned hereby certifies that a copy of the foregoing Motion for Relief from Automatic Stay and Abandonment of Property Because Statement of Intent Proposes Surrender of Property and Notice of Objection Deadline with 30-Day Waiver (First Mortgage) was served on all parties listed on the attached creditor matrix via regular U.S. Mail, postage prepaid on April 27, 2018.

/s/ Sarah E. Barngrover

Label Matrix for local noticing 0755-1

Case 18-10416-reg Northern District of Indiana Fort Wayne Division

Mon Apr 2 15:31:57 EDT 2018

Jeffrey S. Arnold (CC)
Jeffrey S. Arnold, Attorney at Law

209 W. Van Buren Street Columbia City, IN 46725-2037

Capital One Bank USA P.O. Box 30281

Salt Lake City, UT 84130-0281

Chase Receivables 1247 Broadway

Sonoma, CA 95476-7503

Great Lakes Anesthesia, PC P.O. Box 3055

Indianapolis, IN 46206-3055

Indiana Employment Security Division 10 North Senate Street

Manley, Deas & Kochalski, LLC P.O. Box 441039 Indianapolis, IN 46244-1039

Indianapolis, IN 46204-2201

OneMain Financial 300 St Paul Place - BSP05C Baltimore, MD 21202-2120

Professional ER Physicians 3640 New Vision Dr., Ste. A Fort Wayne, IN 46845-1717

Martin E. Seifert 444 East Main Street Fort Wayne, IN 46802-1911 Case 18-10416-reg Doc 12 Filed 04/27/18 Page 5 of 6 PAMERICOLLECT INC

1684 Woodlands Drive, Ste. 150 Maumee, OH 43537-4026

Sarah E. Barngrover Manley Deas Kochalski LLC P.O. Box 165028 Columbus, OH 43216-5028

Capital One Auto Finance a division of Capital One, N.A. Dept.

AIS Portfolio Services, LP Account: XXXXXXXXX9503 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 73118-7901

Fort Wayne Radiology Post Office Box 5602 Fort Wayne, IN 46895-5602

(p)HUNTINGTON COUNTY TREASURER

201 N JEFFERSON ST ROOM 104

HUNTINGTON IN 46750-2841

Mandy M Jones 1541 Sabine Street Huntington, IN 46750-2432

Mr. Cooper PO Box 650783 Dallas, TX 75265-0783

Parkview Huntington Hosptial

2001 Stults Rd

Huntington, IN 46750-1291

Professional Recovery 7319 West Jefferson Blvd. Fort Wayne, IN 46804-6237

Specialized Loan Servicing 8742 Lucent Blvd, Suite 300 Highlands Ranch, CO 80129-2386 PO BOX 2080 MANITOWOC WI 54221-2080

Bowen Center

2860 Northpark Avenue Huntington, IN 46750-9700

Capital One Auto Finance, a division of Capi

4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 73118-7901

Nancy J. Gargula

100 East Wayne Street, 5th Floor South Bend, IN 46601-2349

Indiana Department of Revenue Bankruptcy Section - MS 108 100 North Senate Avenue, N240 Indianapolis IN 46204-2231

MSCB

P.O. Box 1567 Paris, TN 38242-1567

Nationstar Mortgage P.O. Box 650783 Dallas, TX 75265-0783

Parkview Physicians Group 3810 New Vision Dr Fort Wayne, IN 46845-1708

Robert M. Crane 916 Main Street PO Box 151684 Anderson, IN 46015-1684

Teachers Credit Union Cardmember Services PO Box 3331 Omaha, NE 68103-0331

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The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Americollect PO Box 1690 Manitowoc, WI 54221-1690 Huntington County Treasurer Courthouse Square Huntington IN 46750

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Nationstar Mortgage LLC d/b/a Mr. Cooper

End of Label Matrix
Mailable recipients 29
Bypassed recipients 1
Total 30